

ask

SHIP



**Q: I enrolled in a Medicare Advantage Plan during this last Open Enrollment. This is the first time I've enrolled in a Medicare Advantage Plan, and I'm not sure I like it. Do I have to wait until next year to get a different plan or can I cancel this one?**

A: During the first 45 days of each year, you can leave your Medicare Advantage plan and change to Original Medicare with or without selecting a new stand-alone drug plan. This is called the Annual Medicare Advantage Disenrollment Period (MADP).

You can't make any changes to your coverage during this period if you have Original Medicare. You can't switch from one Medicare Advantage plan to another. Until February 14<sup>th</sup>, you can cancel your Medicare Advantage plan and return to Original Medicare.

There are specific periods of time when a Medicare beneficiary is allowed to sign up for a Medicare Advantage Plan. As you probably already

know, you can enroll in a Medicare Advantage (MA) and/or Part D plan during the initial period when you first qualify for Medicare.

If you were new to Medicare and didn't use your guarantee of a Medicare supplement and instead chose a Medicare Advantage plan, you have a 12-month trial period and have a guarantee of any of the Medicare supplements offered by any of the Medicare supplement insurance companies.

If you already had Medicare with a Medicare supplement insurance policy and this is your first time ever enrolling in a Medicare Advantage Plan, you also have a 12-month trial period. This means that you can return to Original Medicare, and the same policy with the same company within the first 12 months of coverage by the Medicare Advantage plan.

Other than these Special Enrollment Periods (SEPs), there are a few other opportunities to enroll in a Medicare Advantage Plan.

You can only change how you get your health coverage and enroll in, change or drop Part D drug coverage if you qualify for a SEP.

During the Annual Open Enrollment, October 15 through December 7, you can change how you get your Medicare health coverage and enroll in, change or drop Medicare drug coverage.

Your particular situation qualifies you for a SEP because this was likely your FIRST Medicare Advantage Plan and because you are within one year of having enrolled.

This trial period lasts for 12 months after you enroll in a Medicare private health plan for the **first** time. There are other scenarios that qualify beneficiaries for a Special Enrollment Period in addition to this one. To find out more about SEPs refer to your Medicare & You handbook. Or find it online at [www.medicare.gov](http://www.medicare.gov).

If you need help with these or any other Medicare related questions, please call SHIP at 1-800-452-4800.